

ABSTRACT OF THE DISCLOSURE
Technique For Electronic Funds Escrow

A system and method for processing electronic payment requests. A request to make a payment for a network user is received over a network. The request includes information identifying the network user. All user identifiers associated with the network user are determined. Then, information about previous payments made for the network user is processed. This information about previous payments is based upon the determined identifiers. This processing determines if the request will be honored. A notification of the decision to honor or not to honor the request is then transmitted.